

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISION**

In re:

CATHY T NGUYEN,

CHAPTER 13

DEBTOR.

CASE NO. 19-10855-BFK

OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

NOTICE

YOUR RIGHTS MAY BE AFFECTED. YOU SHOULD READ THESE PAPERS CAREFULLY AND DISCUSS THEM WITH YOUR ATTORNEY, IF YOU HAVE ONE IN THIS BANKRUPTCY CASE. (IF YOU DO NOT HAVE AN ATTORNEY, YOU MAY WISH TO CONSULT ONE.)

IF YOU DO NOT WISH THE COURT TO SUSTAIN THE OBJECTION SOUGHT HEREIN, OR IF YOU WANT THE COURT TO CONSIDER YOUR VIEWS ON THE OBJECTION, THEN YOU MUST ATTEND THE HEARING ON THIS MATTER. OTHERWISE, THE COURT MAY DEEM OPPOSITION WAIVED, TREAT THE OBJECTION AS CONCEDED, AND ISSUE AN ORDER SUSTAINING THE OBJECTION WITHOUT FURTHER NOTICE OR HEARING.

THE HEARING IS SCHEDULED TO BE HELD ON MAY 16, 2019 AT 1:30 PM AT THE U.S. BANKRUPTCY COURT, ALEXANDRIA DIVISION, 200 S. WASHINGTON STREET, ALEXANDRIA, VA 22314, IN COURTROOM NUMBER I, 2ND FLOOR.

COMES NOW, Specialized Loan Servicing, LLC, as Servicer for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Back Certificates, Series 2006-12 ("Secured Creditor"), by Counsel, and objects to the confirmation of the Chapter 13 Plan (the "Plan") and in support thereof, represents unto the Court:

1. Secured Creditor has a claim against the property of the Debtor located at 21489 Rusty Blackhaw Square, Sterling, VA 20164 by virtue of the Note and accompanying Deed of Trust.
2. The Secured Creditor is currently in the process of filing a Proof of Claim. Secured Creditor is owed a total debt of approximately \$215,808.99. The pre-petition arrears owed when the petition was filed are approximately \$7,227.05.
3. The Plan filed April 3, 2019 is underfunded, as the arrearage owed to this Secured Creditor is understated, with the Plan providing for only \$2,420.00 in pre-petition arrears. Therefore Secured Creditor hereby objects to the Plan as filed.
4. Any Chapter 13 Plan proposed by the Debtor must provide for and eliminate the objections specified above in order to be feasible and to provide adequate protection to this Secured Creditor. It is respectfully requested that this Court deny confirmation of the Plan.

WHEREFORE, the undersigned requests as follows:

1. That confirmation of the proposed Plan be denied;
2. Debtor be required to modify the Plan to honor the terms and conditions of the Deed of Trust; and
3. For such other relief as this Court deems proper.

Specialized Loan Servicing, LLC, as Servicer for
The Bank of New York Mellon FKA The Bank of
New York, as Trustee for the certificateholders of
the CWABS, Inc., Asset-Back Certificates, Series
2006-12

By: **/s/JOHNIE R. MUNCY**

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CERTIFICATE OF SERVICE

I certify that on April 16, 2019, the foregoing Objection was served via CM/ECF on Thomas P. Gorman, Trustee, and Ashvin Pandurangi, Counsel for Debtor, at the email addresses registered with the Court, and that a true copy was mailed via first class mail, postage prepaid, to Cathy T Nguyen, Debtor, 21489 Rusty Blackhaw Sq., Sterling, VA 20164.

/s/JOHNIE R. MUNCY

Johnie R. Muncy, Esquire
Samuel I. White, P. C.